



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [NEXBANK CAPITAL, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [9,760,042](#)

Peer Group Number: [2](#) Number in Peer Group: [144](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NEXBANK CAPITAL, INC.
2515 MCKINNEY AVENUE, 11TH FLOOR
DALLAS, TX 75201

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	143,306	173,782	224,531	202,387	137,398	-17.54	122.74
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	143,306	173,782	224,531	202,387	137,398	-17.54	122.74
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	143,306	173,782	224,531	202,387	137,398	-17.54	122.74
Investment interest income (tax equivalent).....	59,428	38,391	48,636	71,786	66,697	54.80	535.05
Interest on balances due from depository institutions.....	972	2,289	2,749	10,050	5,478	-57.54	-3.86
Interest income on other earning assets.....	225	720	809	1,355	1,065	-68.75	-65.44
Total interest income (tax equivalent).....	203,931	215,182	276,725	285,578	210,638	-5.23	170.61
Interest on time deposits of \$250K or more	211	304	383	486	562	-30.59	
Interest on time deposits < \$250K.....	1,533	4,611	5,388	7,486	5,293	-66.75	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	51,083	53,085	70,639	92,923	45,643	-3.77	870.42
Interest on other borrowings and trading liabilities.....	11,554	15,009	19,279	24,352	26,356	-23.02	205.02
Interest on subordinated debt and mandatory convertible securities	3,463	2,582	3,443	3,443	3,452	34.12	
Total interest expense.....	67,844	75,591	99,132	128,690	81,306	-10.25	392.27
Net interest income (tax equivalent).....	136,087	139,591	177,593	156,888	129,332	-2.51	121.00
Non-interest income.....	16,577	29,569	21,342	-598	92,796	-43.94	-28.82
Adjusted operating income (tax equivalent)	152,664	169,160	198,935	156,290	222,128	-9.75	79.89
Overhead expense.....	61,196	56,432	74,590	76,626	75,832	8.44	82.36
Provision for credit losses.....	-8,885	38,095	33,095	8,105	470		
Securities gains (losses)	1,726	7,031	7,572	5,023	848	-75.45	-78.84
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	102,079	81,664	98,822	76,582	146,674	25.00	82.95
Applicable income taxes	20,858	18,285	21,809	14,654	36,136	14.07	
Tax equivalent adjustments	148	200	255	448	902	-26.00	
Applicable income taxes (tax equivalent).....	21,006	18,485	22,064	15,102	37,038	13.64	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	81,073	63,179	76,758	61,480	109,636	28.32	45.30
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	81,073	63,179	76,758	61,480	109,636	28.32	45.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	81,073	63,179	76,758	61,480	109,636	28.32	45.30
Investment securities income (tax equivalent).....	59,428	38,391	48,636	71,786	66,697	54.80	535.05
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	256	0		-100.00
Mortgage-backed securities	50,208	23,761	30,622	44,754	36,193	111.30	6030.40
All other securities	9,220	14,630	18,014	26,776	30,504	-36.98	8.19
Cash dividends declared.....	51,124	15,624	17,499	6,250	0	227.21	
Common	43,750	10,000	10,000	0	0	337.50	
Preferred.....	7,374	5,624	7,499	6,250	0	31.12	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income—BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
BHC	Peer # 2	Pct												
2.85	3.14	25	3.11	3.58	9	3	3.53	8	3.28	4.19	5	2.73	4.08	1
0.95	0.29	98	1.09	0.59	95	1.07	0.54	95	1.48	0.95	91	1.05	0.75	83
1.90	2.83	6	2.02	2.96	9	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1
0.23	0.91	8	0.43	0.95	21	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73
2.14	3.70	3	2.45	3.88	8	2.15	3.96	4	1.80	4.16	1	2.87	4.27	7
0.86	2.32	1	0.82	2.45	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1
-0.12	-0.02	23	0.55	0.45	67	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
0.02	0.01	83	0.10	0.02	92	0.08	0.02	88	0.06	0.01	93	0.01	0	87
0	0	42	0	0	47	0	0	54	0	0	46	0	0	45
1.43	1.64	30	1.18	1.10	56	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80
0.29	0.35	26	0.27	0.24	58	0.24	0.27	45	0.17	0.35	13	0.48	0.32	87
0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
1.13	1.26	32	0.91	0.88	52	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
0	0	48	0	0	50	0	0	50	0	0	50	0	0	49
1.13	1.27	32	0.91	0.88	52	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
1	1.25	27	0.93	0.95	47	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
1.13	1.27	32	0.91	0.89	51	0.83	0.97	39	0.71	1.19	12	1.42	1.22	72
93.15	94.04	33	92.85	93.42	41	92.74	93.47	39	94.77	93.22	67	93.26	93.23	48
79.28	65.52	91	90.50	68.81	99	89.48	68.25	99	91.25	70.66	99	80.20	70.70	83
3.06	3.34	25	3.35	3.84	9	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1
1.02	0.31	98	1.18	0.63	95	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82
2.04	3.02	6	2.17	3.18	9	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1
3.20	4.06	5	3.55	4.30	6	3.53	4.28	8	3.45	4.98	1	2.87	4.85	0
0.15	0.14	71	0.35	0.40	45	0.28	0.32	46	1.28	2.26	8	0.57	1.88	2
	0.14			0.48			0.43			2.02			1.50	
	0.32			0.73			0.80			0.49			0.70	
3.06	3.41	17	3.35	3.85	11	3.23	3.80	9	3.46	4.47	2	2.91	4.33	1
3.87	1.84	98	3.60	2.43	96	3.38	2.32	95	3.61	2.74	97	3.14	2.69	86
	1.27			2.03			1.87			2.54			2.20	
4.27	1.48	99	4.01	2.15	99	3.39	2.05	96	3.45	2.54	97	2.72	2.44	84
2.26	2.67	36	3.40	3.19	67	3.17	3.24	61	4.50	3.80	80	4.26	3.74	74
1.13	0.30	99	1.17	0.69	90	1.13	0.62	92	1.65	1.13	85	1.16	0.85	81
0.98	0.84	65	1.81	1.71	58	1.62	1.60	47	2.12	2.13	43	1.79	1.57	75
1.09	0.81	76	1.92	1.59	83	1.86	1.49	85	2.23	1.91	77	1.72	1.42	81
1.09	0.18	99	1.11	0.41	97	1.11	0.36	99	1.61	0.86	93	1.25	0.64	92
	0.48			1.32			1.24			2.53			1.85	
	0.11			0.41			0.37			1.23			1.03	
0.92	0.56	68	0.96	0.55	66	0.98	0.55	68	1.43	1.03	54	1.60	2.10	8
1.20	0.45	98	1.21	0.85	82	1.20	0.79	89	1.62	1.34	72	1.31	1.06	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	16,577		29,569		21,342		-598		92,796						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	6		7		9		11		11						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	6,523		-20,845		-23,909		-12,733		5,031						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	908		48,301		36,846		28,430		6,489						
Other non-interest income.....	9,140		2,106		8,396		-16,306		81,265						
Total overhead expenses	61,196		56,432		74,590		76,626		75,832						
Personnel expense.....	24,777		25,641		34,975		36,671		37,235						
Net occupancy expense.....	1,264		1,401		1,964		2,012		1,916						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	35,155		29,390		37,651		37,943		36,681						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	94		95		95		126		122						
Average personnel expense per employee.....	263.59		269.91		368.16		291.04		305.20						
Average assets per employee.....	101,336.42		97,067.29		97,211.62		69,096.37		63,341.06						
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.54	36	0	0.52	36	0	0.51	36	0.66	0	1.69	17		
Overhead expenses / Net Interest Income + non-interest income	40.12	60.04	2	33.40	61.08	1	37.54	61.22	1	49.17	61.79	8	34.28	61.22	
Percent of Average Assets															
Total overhead expense	0.86	2.32	1	0.82	2.45	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	
Personnel expense.....	0.35	1.36	0	0.37	1.42	0	0.38	1.42	0	0.42	1.50	0	0.48	1.46	
Net occupancy expense.....	0.02	0.28	0	0.02	0.30	0	0.02	0.30	0	0.02	0.32	0	0.02	0.31	
Other operating expenses.....	0.49	0.67	20	0.42	0.71	13	0.41	0.73	9	0.44	0.76	10	0.47	0.79	
Overhead less non-interest income	0.62	1.36	4	0.39	1.44	3	0.58	1.44	5	0.89	1.65	5	-0.22	1.65	
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	40.09	58.21	5	33.36	59.05	3	37.49	58.93	3	49.03	59.91	14	34.14	60.51	
Personnel expense.....	16.23	33.95	1	15.16	34.37	1	17.58	33.88	3	23.46	34.17	8	16.76	34.42	
Net occupancy expense.....	0.83	7.17	1	0.83	7.14	1	0.99	7.04	1	1.29	7.50	1	0.86	7.33	
Other operating expenses.....	23.03	16.78	93	17.37	17.07	56	18.93	17.57	67	24.28	17.93	91	16.51	18.28	
Total non-interest income	10.86	21.80	16	17.48	22.56	41	10.73	23.45	14	-0.38	19.83	1	41.78	20.30	
Fiduciary activities income	0	1.99	24	0	1.41	24	0	1.45	22	0	1.61	22	0	1.95	
Service charges on domestic deposit accounts	0	2.86	1	0	2.69	1	0	2.67	1	0.01	3.21	2	0	3.58	
Trading revenue.....	0	0.04	38	0	0.11	37	0	0.10	39	0	0.07	41	0	0.03	
Investment banking fees and commissions.....	0	1.03	18	0	0.99	18	0	1.03	17	0	0.91	19	0	0.85	
Insurance activities revenue.....	0	0.58	22	0	0.40	24	0	0.41	22	0	0.37	22	0	0.46	
Venture capital revenue.....	0	0	47	0	0	48	0	0	48	0	0	50	0	0	
Net servicing fees	4.27	0.38	96	-12.32	-0.09	1	-12.02	0	1	-8.15	0.22	1	2.26	0.52	
Net securitization income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	
Net gain (loss) - sales of loans, OREO, and other assets	0.59	3.73	25	28.55	5.29	91	18.52	5.55	86	18.19	2.27	97	2.92	1.98	
Other non-interest income.....	5.99	6.99	46	1.24	7.27	6	4.22	7.76	26	-10.43	7.41	1	36.58	7.05	
Overhead less non-interest income	29.23	35.42	33	15.88	35.71	14	26.77	34.63	26	49.41	39.47	80	-7.64	39.75	
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.43	21.51	33	22.39	20.31	59	22.07	20.30	55	19.14	21.51	27	24.64	18.37	
Applicable income tax + TE / Pretax net operating income + TE	20.58	21.36	30	22.64	22.97	47	22.33	22.51	40	19.72	23.31	20	25.25	21.35	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		4,517,171	4,879,267	4,175,389	5,516,395	3,584,243	-7.42	137.72
Commercial and industrial loans		118,414	329,827	231,168	429,845	902,423	-64.10	-79.53
Loans to individuals		18,328	11,662	18,720	7,391	10,063	57.16	30.83
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		0	0	0	0	0		
Other loans and leases		985,724	1,174,810	1,182,289	757,129	550,234	-16.10	184.48
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		5,639,637	6,395,566	5,607,566	6,710,760	5,046,963	-11.82	98.64
Less: Allowance for loan and lease losses		39,731	74,696	49,441	38,169	31,694	-46.81	123.23
Net loans and leases		5,599,906	6,320,870	5,558,125	6,672,591	5,015,269	-11.41	98.48
Debt securities that reprice or mature in over 1 year		2,291,975	612,482	1,279,068	1,152,626	919,322	274.21	619.43
Mutual funds and equity securities		0	0	0	0	0		
Subtotal		7,891,881	6,933,352	6,837,193	7,825,217	5,934,591	13.82	151.34
Interest-bearing bank balances		637,542	986,600	1,346,514	1,063,453	1,002,268	-35.38	4.48
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		482,756	487,204	497,643	481,552	1,007,603	-0.91	374.92
Trading assets		0	0	0	0	0		-100.00
Total earning assets		9,012,179	8,407,156	8,681,350	9,370,222	7,944,462	7.20	133.67
Non-interest-bearing cash and due from depository institutions		9,878	16,608	48,610	13,557	21,569	-40.52	73.42
Premises, fixed assets, and leases		359	658	578	923	4,397	-45.44	-89.15
Other real estate owned		0	4,230	292	5,180	1,213	-100.00	-100.00
Investment in unconsolidated subsidiaries		1,787	1,299	770	1,115	6,283	37.57	-37.30
Intangible and other assets		735,839	619,577	429,416	390,014	347,828	18.76	391.39
Total assets		9,760,042	9,049,528	9,161,016	9,781,011	8,325,752	7.85	142.45
Quarterly average assets		9,728,349	9,403,518	9,276,239	9,543,301	7,296,993	3.45	182.24
Average loans and leases (YTD)		5,964,012	6,523,365	6,358,235	5,862,622	4,786,648	-8.57	161.78
Memoranda								
Loans held-for-sale		1,396,607	1,453,982	930,022	1,161,407	335,605	-3.95	422.90
Loans not held-for-sale		4,243,030	4,941,584	4,677,544	5,549,353	4,711,358	-14.14	64.97
Real estate loans secured by 1–4 family		2,750,284	3,307,415	2,691,087	3,901,300	2,400,456	-16.84	85.27
Commercial real estate loans		1,766,887	1,571,852	1,484,302	1,615,095	1,183,787	12.41	325.06
Construction and land development		127,213	138,716	134,296	133,611	145,057	-8.29	46.39
Multifamily		932,326	646,938	607,242	710,949	463,258	44.11	1592.80
Nonfarm nonresidential		707,348	786,198	742,764	770,535	575,472	-10.03	158.43
Real estate loans secured by farmland		0	0	0	0	0		
Total investment securities		2,774,731	1,099,686	1,776,711	1,634,178	1,926,925	152.32	560.28
U.S. Treasury securities		0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		57,780	40,855	40,935	22,982	173,404	41.43	-60.86
Mortgage-backed securities		2,213,705	569,955	1,240,328	1,092,000	1,274,492	288.40	2864.29
Asset-backed securities		473,247	473,593	484,133	479,068	453,112	-0.07	139.09
Other debt securities		29,999	15,283	11,315	40,128	25,917	96.29	
Mutual funds and equity securities		0	0	0	0	0		
Available-for-sale securities		2,774,731	1,099,686	1,776,711	1,634,178	1,926,925	152.32	560.28
U.S. Treasury securities		0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		57,780	40,855	40,935	22,982	173,404	41.43	-60.86
Mortgage-backed securities		2,213,705	569,955	1,240,328	1,092,000	1,274,492	288.40	2864.29
Asset-backed securities		473,247	473,593	484,133	479,068	453,112	-0.07	139.09
Other debt securities		29,999	15,283	11,315	40,128	25,917	96.29	
Mutual funds and equity securities		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)		2,494	-23,080	-9,944	-6,708	-50,782		-42.40
Structured notes, fair value		0	0	0	0	3,819		
Pledged securities		2,203,189	564,477	1,234,942	1,084,098	1,264,108	290.31	4042.34

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,441,662	355,682	440,606	301,633	334,877	586.47	26.38
NOW, ATS and transaction accounts	2,834,734	390,273	76,010	117,995	90,271	626.35	1978.80
Time deposits less brokered deposits < \$250K	187,255	168,357	166,300	235,660	-599,159	11.22	
MMDA and other savings accounts	2,280,185	6,231,486	6,421,238	6,079,997	4,158,336	-63.41	199.28
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	7,743,836	7,145,798	7,104,154	6,735,285	3,984,325	8.37	159.57
Time deposits of \$250K or more	28,308	21,940	28,266	22,633	22,403	29.02	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	315,864	195,000	460,000	1,548,000	1,853,000	61.98	2.14
Other borrowings w/remaining maturity over 1 year	575,000	720,519	717,847	720,332	717,217	-20.20	666.67
Brokered deposits < \$250K	20,267	151,270	0	0	1,103,501	-86.60	
Noncore funding	939,439	1,088,729	1,206,113	2,290,965	3,696,121	-13.71	38.33
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	216,568	68,700	68,734	68,595	68,457	215.24	1300.47
Other liabilities	279,448	385,387	367,582	195,439	96,136	-27.49	238.52
Total liabilities	9,179,291	8,688,614	8,746,583	9,290,284	7,845,039	5.65	144.10
Equity Capital							
Perpetual preferred stock (including surplus)	100,000	100,000	100,000	100,000	100,000	0.00	
Common stock	2	1	1	1	1	100.00	100.00
Common surplus	157,897	115,088	115,141	112,584	110,162	37.20	82.75
Retained earnings	436,482	394,830	406,533	347,274	292,043	10.55	146.35
Accumulated other comprehensive income	-113,630	-249,005	-207,242	-69,132	-21,493		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	580,751	360,914	414,433	490,727	480,713	60.91	119.13
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	580,751	360,914	414,433	490,727	480,713	60.91	119.13
Total liabilities and capital	9,760,042	9,049,528	9,161,016	9,781,011	8,325,752	7.85	142.45
Memoranda							
Non-interest-bearing deposits	2,441,662	355,682	440,606	301,633	334,877	586.47	26.38
Interest-bearing deposits	5,350,749	6,963,326	6,691,814	6,456,285	4,775,352	-23.16	297.44
Total deposits	7,792,411	7,319,008	7,132,420	6,757,918	5,110,229	6.47	137.70
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	414,433	490,727	490,727	480,713	401,567		
Accounting restatements	0	0	0	0	0	0	
Net income	81,073	63,179	76,758	61,480	109,636		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	42,758	2,505	2,557	2,423	0		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	51,124	15,624	17,499	6,250	0		
Change in other comprehensive income	93,611	-179,873	-138,110	-47,639	-32,636		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	2,146		
Holding company equity capital, ending balance	580,751	360,914	414,433	490,727	480,713		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	46.28	47.52	49	53.92	48.65	65	45.58	48.33	43	56.40	52.67	57	43.05	53.63	23
Commercial and industrial loans	1.21	10.18	3	3.64	14.90	4	2.52	13.47	4	4.39	11.45	14	10.84	11.42	55
Loans to individuals	0.19	2.02	20	0.13	2.25	18	0.20	2.29	20	0.08	2.71	12	0.12	2.65	12
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.39	17	0	0.49	17	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	10.10	1.22	93	12.98	1.38	94	12.91	1.39	93	7.74	1.08	93	6.61	2.64	84
Net loans and leases.....	57.38	64.42	28	69.85	71.22	39	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10
Debt securities over 1 year.....	23.48	17.11	77	6.77	12.63	18	13.96	13.53	56	11.78	13.66	41	11.04	13.20	41
Mutual funds and equity securities	0	0.07	23	0	0.05	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	80.86	82.22	40	76.62	84.60	11	74.63	83.47	11	80	86.76	10	71.28	87.24	3
Interest-bearing bank balances	6.53	8.14	46	10.90	5.75	81	14.70	6.78	87	10.87	2.97	97	12.04	2.30	96
Federal funds sold and reverse repos	0	0.03	39	0	0.02	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	4.95	1.81	87	5.38	1.92	87	5.43	2.03	85	4.92	2.10	85	12.10	2.14	96
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	92.34	93.33	31	92.90	92.90	49	94.76	92.98	78	95.80	92.39	91	95.42	92.24	89
Non-interest cash and due from depository institutions.....	0.10	1.01	1	0.18	1.03	4	0.53	1.07	18	0.14	1.14	2	0.26	1.25	7
Other real estate owned.....	0	0.02	17	0.05	0.03	73	0	0.03	36	0.05	0.04	68	0.01	0.04	42
All other assets.....	7.56	5.58	82	6.91	5.96	66	4.71	5.87	31	4.06	6.41	16	4.32	6.39	19
Memoranda															
Short-term investments	11.48	10.77	57	16.29	8.13	88	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98
U.S. Treasury securities.....	0	0.42	23	0	0.17	33	0	0.19	31	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	1.83	4	0	1.10	6	0	1.28	5	0	1.25	8	0	1.67	7
Municipal securities	0.59	3.40	27	0.45	2.76	29	0.45	2.96	29	0.23	2.58	22	2.08	2.66	54
Mortgage-backed securities	22.68	10.18	91	6.30	8.33	38	13.54	8.52	78	11.16	9.38	63	15.31	8.73	82
Asset-backed securities	4.85	0.44	93	5.23	0.31	94	5.28	0.35	95	4.90	0.30	93	5.44	0.26	95
Other debt securities	0.31	0.66	48	0.17	0.57	44	0.12	0.60	41	0.41	0.53	60	0.31	0.52	57
Loans held-for-sale.....	14.31	0.36	99	16.07	0.60	98	10.15	0.58	97	11.87	0.39	97	4.03	0.29	94
Loans held for investment	43.47	64.50	6	54.61	70.89	9	51.06	69.07	6	56.74	72.01	10	56.59	73.24	9
Real estate loans secured by 1–4 family	28.18	13.64	88	36.55	14.69	94	29.38	14.47	88	39.89	16.02	94	28.83	16.83	82
Revolving	0.17	1.60	14	0.63	1.87	24	0.58	1.79	25	0.61	2.24	21	0.35	2.43	16
Closed-end, secured by first liens	28.01	11.57	92	35.92	12.19	95	28.80	12.11	93	39.27	13.07	95	28.47	13.60	87
Closed-end, secured by junior liens	0	0.21	2	0	0.30	5	0	0.27	2	0	0.37	4	0.01	0.41	5
Commercial real estate loans	18.10	30.84	13	17.37	30.62	10	16.20	30.65	10	16.51	33.26	9	14.22	33.39	8
Construction and land development	1.30	4.26	13	1.53	4.50	13	1.47	4.32	15	1.37	5	11	1.74	4.78	20
Multifamily.....	9.55	5.13	82	7.15	4.86	76	6.63	5.03	75	7.27	4.76	77	5.56	5.12	68
Nonfarm nonresidential	7.25	20.07	8	8.69	19.89	8	8.11	19.97	8	7.88	21.85	6	6.91	21.85	7
Real estate loans secured by farmland.....	0	0.78	12	0	0.92	11	0	0.85	11	0	0.95	11	0	0.88	10

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			572,573	600,646	691,134
Commit: Secured commercial real estate loans	198,109	98,826	102,676	115,116	82,604
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	1,130	655	655	630	0
Commercial and similar letters of credit	0	0	0	0	655
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	790,000	600,363	680,000	583,000	392,500
Written options contracts (interest rate)	259,382	357,781	475,985	156,227	155,134
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	2,623	2,063	5,501	9,116
Purchased options contracts (commodity and other)	0	2,623	2,063	5,501	9,116
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						6.25	16.09	8	6.14	16.97	8	8.30	17.31	12	
Standby letters of credit	0.01	0.31	8	0.01	0.31	4	0.01	0.31	5	0.01	0.36	5	0	0.35	2
Commercial and similar letters of credit	0	0.01	36	0	0.01	36	0	0.01	37	0	0.01	36	0.01	0.01	78
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	47	0	0	47	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	31.24	3.73	95	32.75	4.12	93	34.50	3.72	95	28.12	2.95	93	24.81	6.51	90
Interest rate contracts	31.24	3.66	96	32.69	3.99	95	34.45	3.62	95	28.01	2.87	94	24.59	6.40	90
Interest rate futures and forward contracts	8.09	0.12	98	6.63	0.24	95	7.42	0.20	97	5.96	0.08	97	4.71	0.25	96
Written options contracts (interest rate)	2.66	0.15	97	3.95	0.30	94	5.20	0.24	95	1.60	0.13	93	1.86	0.26	93
Purchased options contracts (interest rate)	0	0.01	45	0	0.02	45	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	20.49	2.95	91	22.10	2.72	93	21.83	2.58	92	20.45	2.19	95	18.02	5.18	87
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0.06	0	97	0.05	0	97	0.11	0	97	0.22	0	98
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0.03	0	98	0.02	0	98	0.06	0	97	0.11	0	98
Purchased options contracts (commodity and other)	0	0	49	0.03	0	98	0.02	0	98	0.06	0	97	0.11	0	98
Commodity and other swaps	0	0	50	0	0	48	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						9.01	24.20	7	10.25	24.81	8	14.44	25.18	13	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,049,382	2,963,390	3,160,111	2,750,229	2,065,866
Interest rate contracts	3,049,382	2,958,144	3,155,985	2,739,227	2,047,634
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	5,246	4,126	11,002	18,232
Derivatives Position					
Futures and forwards	790,000	600,363	680,000	583,000	392,500
Written options	259,382	360,404	478,048	161,728	164,250
Exchange-traded	0	0	0	0	0
Over-the-counter	259,382	360,404	478,048	161,728	164,250
Purchased options	0	2,623	2,063	5,501	9,116
Exchange-traded	0	0	0	0	0
Over-the-counter	0	2,623	2,063	5,501	9,116
Swaps	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,049,382	2,963,390	3,160,111	2,750,229	2,065,866
Interest rate contracts	3,049,382	2,958,144	3,155,985	2,739,227	2,047,634
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	5,246	4,126	11,002	18,232
Derivative contracts (excluding futures and FX 14 days or less)	2,000,000	2,001,847	2,001,454	2,002,442	1,895,078
One year or less	0	1,847	1,454	2,442	395,078
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Gross negative fair value (absolute value)	210,223	360,642	327,030	160,953	38,124
Gross positive fair value	7,031	8,004	5,689	6,858	1,339
Held for trading	0	0	0	0	0
Non-traded	7,031	8,004	5,689	6,858	1,339
Current credit exposure on risk-based capital derivative contracts	0	7,870	4,721	1,148	1,339
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	100	99.84	56	99.82	98.83	11	99.87	99.50	9	99.60	99.57	10	99.12	99.91	6
Percent of Notional Amount															
Interest rate contracts	0	0.16	44	0	0.11	43	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0	0	48	0.18	0.04	92	0.13	0	94	0.40	0.07	90	0.88	0	96
Equity, commodity, and other contracts	25.91	8.32	86	20.26	15.97	67	21.52	15.03	69	21.20	14.06	70	19	11.75	73
Futures and forwards	8.51	6.92	69	12.16	12.24	61	15.13	10.24	73	5.88	11.73	56	7.95	11.14	68
Written options	0	0	50	0	0	50	0	0	50	0	0	48	0	0	49
Exchange-traded	8.51	6.92	69	12.16	12.24	61	15.13	10.24	73	5.88	10.84	56	7.95	10.65	68
Over-the-counter	0	1.35	36	0.09	1.50	69	0.07	2.13	67	0.20	2.45	72	0.44	1.29	79
Purchased options	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Exchange-traded	0	1.35	36	0.09	1.50	69	0.07	2.13	67	0.20	2.28	74	0.44	1.22	80
Over-the-counter	65.59	80.97	24	67.49	70.10	42	63.29	71.83	39	72.72	64.61	45	72.61	65.42	40
Swaps	0	22.75	33	0	14.82	35	0	16.03	34	0	15.01	35	0	13.60	38
Held for trading	0	14.59	33	0	14.33	35	0	16.37	34	0	16.17	35	0	12.87	38
Interest rate contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Foreign exchange contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	77.25	66	100	85.18	64	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	77.05	69	99.82	84.39	34	99.87	83.02	35	99.60	84.69	32	99.12	85.51	26
Foreign exchange contracts	0	0	46	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0	49	0.18	0	96	0.13	0	96	0.40	0.01	94	0.88	0	96
Derivative contracts (excluding futures and forex 14 days or less)	65.59	82.90	24	67.55	77.92	36	63.33	79.60	28	72.81	80.07	34	91.73	82.85	41
One year or less	0	10.02	14	0.06	16.53	26	0.05	15.52	26	0.09	15.20	32	19.12	12.75	73
Over 1 year to 5 years	0	23.89	12	0	17	15	0	19.75	15	0	22.92	14	0	22.66	16
Over 5 years	65.59	40.11	77	67.49	32.29	86	63.29	32.47	84	72.72	34.12	81	72.61	36.28	77
Gross negative fair value (absolute value)	6.89	1.73	96	12.17	3.06	98	10.35	2.84	98	5.85	1.30	98	1.85	0.66	95
Gross positive fair value	0.23	1.45	11	0.27	2.48	13	0.18	2.25	15	0.25	1.14	18	0.06	1.10	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.30	0.01	99	0.58	0.01	99	0.51	0.01	99	0.28	0	99	0.08	0.01	98
Gross positive fair value (X)	0.01	0.01	77	0.01	0.01	79	0.01	0.01	77	0.01	0	85	0	0.01	50
Held for trading (X)	0	0	43	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0	85	0.01	0	84	0.01	0	83	0.01	0	90	0	0.01	60
Current credit exposure (X)	0	0	35	0.01	0.01	83	0.01	0.02	58	0	0.01	52	0	0	63
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.07	33	0.13	0.10	78	0.08	0.27	53	0.02	0.10	51	0.03	0.06	57

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	49,441	38,169	38,169	31,694	31,262
Gross losses	825	1,692	21,947	1,632	41
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	124	124	2	3
Net losses	825	1,568	21,823	1,630	38
Provision for loan and lease losses	-8,885	38,095	33,095	8,105	470
Adjustments	0	0	0	0	0
Ending balance	39,731	74,696	49,441	38,169	31,694
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.12	-0.02	23	0.55	0.45	67	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
Provision for loan and lease losses / Average loans and leases	-0.20	-0.03	20	0.78	0.62	69	0.52	0.53	58	0.14	0.16	47	0.01	0.16	12
Provision for loan and lease losses / Net loan and lease losses	-1,076.97	148.99	9	2,429.53	773.99	85	151.65	672.96	16	497.24	142.73	89	1,236.84	182.69	94
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	1.31	10	1.51	1.29	69	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20
Allowance for loan and lease losses / Total loans and leases	0.70	1.29	6	1.17	1.28	43	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17
Allowance for loan and lease losses / Net loans and leases losses (X)	36.12	59.09	69	35.73	31.01	75	2.27	25.33	5	23.42	17.18	77	834.05	21.35	98
Allowance for loan and lease losses / Nonaccrual assets	176.61	444.45	27	84.44	318.06	7	116.91	336.78	15	232.67	315.75	58	906.06	285.36	91
ALLL / 90+ days past due + nonaccrual loans and leases	76.93	435.18	3	76.98	280.37	6	82.23	293.46	7	219.40	283.41	61	555.45	259.30	86
Gross loan and lease losses / Average loans and leases	0.02	0.10	20	0.03	0.14	20	0.35	0.16	86	0.03	0.16	14	0	0.15	3
Recoveries / Average loans and leases	0	0.05	1	0	0.04	7	0	0.04	5	0	0.05	1	0	0.05	1
Net losses / Average loans and leases	0.02	0.05	42	0.03	0.10	30	0.34	0.11	87	0.03	0.11	30	0	0.09	18
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	0	32.31	0	7.60	28.34	13	7.60	42.12	9	4.88	41.80	4		51.25	
Earnings coverage of net loan and lease losses (X)	112.78	-2.85	86	76.25	31.88	82	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.01	69	0.04	0.03	73	0.04	0.04	63	0.03	0.02	67	0	0.01	37
Real estate loans secured by 1–4 family	0.02	-0.01	84	0.06	0.01	88	0.06	0.01	88	0.04	0.02	73	0	0.01	42
Revolving	3.32	-0.02	99	0	0	54	0.20	0	97	0	0.02	47	0	0.02	44
Closed-end	0	-0.01	60	0.06	0.01	88	0.06	0.01	86	0.04	0.02	77	0	0.01	45
Commercial real estate loans	0	0.02	48	0	0.04	45	0.01	0.05	45	0	0.02	44	0	0.01	48
Construction and land development	0	-0.01	61	0	0	58	0.11	0	89	0	-0.02	62	0	-0.02	77
1–4 family	0	0	55	0	0	48	0	0	50	0	0	54	0	0	54
Other	0	-0.01	59	0	-0.01	59	0.11	-0.01	91	0	-0.02	62	0	-0.02	84
Multifamily	0	0	53	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.03	45	0	0.04	41	0	0.07	34	0	0.03	38	0	0.02	39
Owner-occupied	0	0	54	0	0.01	46	0	0.01	40	0	0.01	44	0	0.01	43
Other	0	0.02	44	0	0.02	47	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland		0.01			0.01			0.01			0.01				0
Commercial and industrial loans	0.47	0.13	84	0	0.16	18	8.65	0.20	99	0	0.27	16	0	0.18	21
Loans to individuals		0.46			0.64			0.66			0.74			0.71	
Credit card loans		0.87			1.74			1.71			1.89			1.65	
Agricultural loans		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions		0													
Other loans and leases	0	0.32	30	0	0.17	32	0	0.44	29	0	0.14	33	0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		19,322		26,778		8,274		50,263		2,193					
90+ days past due loans and leases		29,151		8,573		17,835		992		2,208					
Nonaccrual loans and leases		22,496		88,460		42,288		16,405		3,498					
Total past due and nonaccrual loans and leases		70,969		123,811		68,397		67,660		7,899					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		239		0		0		0		0					
Total restructured loans and leases		239		0		0		0		0					
30–89 days past due loans held for sale		3,180		7,469		555		0		0					
90+ days past due loans held for sale		3,354		858		4,757		0		0					
Nonaccrual loans held for sale		593		903		357		105		0					
Total past due and nonaccrual loans held for sale		7,127		9,230		5,669		105		0					
Restructured loans and leases in compliance		0		0		0		0		0					
Other real estate owned		0		4,230		292		5,180		1,213					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.34	0.18	80	0.42	0.23	82	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
90+ days past due loans and leases	0.52	0.03	95	0.13	0.04	86	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76
Nonaccrual loans and leases	0.40	0.49	46	1.38	0.57	92	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9
90+ days past due and nonaccrual loans and leases	0.92	0.55	79	1.52	0.64	91	1.07	0.67	77	0.26	0.54	24	0.11	0.54	9
30–89 days past due restructured	0	0	41	0	0	41	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured	0	0	48	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.03	65	0	0.03	32	0	0.09	7	0	0.07	8	0	0.10	6
30–89 days past due loans held for sale	0.06	0	99	0.12	0	99	0.01	0	99	0	0	47	0	0	47
90+ days past due loans held for sale	0.06	0	97	0.01	0	97	0.08	0	97	0	0	48	0	0	48
Nonaccrual loans held for sale	0.01	0	94	0.01	0	96	0.01	0	93	0	0	96	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.34	0.18	80	0.42	0.23	82	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
90+ days past due assets	0.52	0.03	95	0.13	0.04	86	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76
Nonaccrual assets	0.40	0.49	46	1.38	0.58	92	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9
30+ days past due and nonaccrual assets	1.26	0.75	79	1.94	0.89	91	1.22	0.95	69	1.01	0.87	67	0.16	0.88	6
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.53	0.36	74	1.07	0.46	90	0.66	0.47	70	0.18	0.39	24	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.39	72	1.12	0.51	88	0.66	0.52	68	0.23	0.45	29	0.08	0.45	8
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.23	0.41	28	1.02	0.51	86	0.46	0.63	40	0.22	0.56	17	0.06	0.59	1
Allowance for loan and lease losses	56.62	52.38	61	124.09	59.34	88	86.12	72.10	65	56.55	92.08	34	14.86	95.97	4
Equity capital + allowance for loan and lease losses	3.63	3.72	53	21.28	4.58	96	9.18	5.64	79	4.08	4.77	47	0.92	5.09	3
Tier 1 capital + allowance for loan and lease losses	3	4.07	38	13.25	5.07	93	6.21	6.21	56	3.56	5.30	36	0.88	5.65	3
Loans and leases + other real estate owned	0.40	0.64	34	1.45	0.71	88	0.76	0.92	47	0.32	0.78	15	0.09	0.82	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.43	0.15	90	0.55	0.22	88	0.20	0.25	53	0.91	0.28	95	0.06	0.29	11
	90+ days past due		0.65	0.02	96	0.18	0.04	86	0.43	0.04	93	0.02	0.03	63	0.06	0.03	81
	Nonaccrual.....		0.30	0.48	38	0.58	0.60	54	0.28	0.63	26	0.30	0.45	35	0.10	0.48	11
Commercial and industrial	30–89 days past due		0	0.18	10	0	0.13	6	0	0.15	8	0	0.22	5	0	0.23	8
	90+ days past due		0	0.01	34	0	0.02	30	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual.....		7.63	0.61	98	18.29	0.58	98	13.16	0.61	99	0	0.74	4	0	0.61	6
Individuals	30–89 days past due		0	0.40	5	0	0.41	6	0	0.52	7	0	0.60	5	0	0.68	6
	90+ days past due		0	0.02	34	0	0.01	33	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.12	16	0	0.14	14	0	0.14	16	0	0.12	16	0.40	0.15	85
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.14			0.07			0.10			0.11	
	90+ days past due			0			0.01			0			0			0.01	
	Nonaccrual.....			0.25			0.60			0.57			0.80			0.46	
Foreign governments	30–89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30–89 days past due		0	0.22	28	0	0.34	23	0	0.67	22	0	0.28	23	0	0.18	23
	90+ days past due		0	0.01	39	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0	0.19	37	0	0.14	33	0	0.10	33	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct												
1–4 family	30–89 days past due	0.69	0.25	91	0.80	0.30	87	0.31	0.46	46	1.18	0.53	86	0.09	0.52	9
	90+ days past due	1.06	0.03	95	0.26	0.06	86	0.66	0.06	93	0.02	0.05	66	0.09	0.04	81
	Nonaccrual	0.48	0.52	58	0.84	0.65	70	0.44	0.67	34	0.41	0.55	39	0.14	0.61	14
Revolving	30–89 days past due	0	0.18	13	0	0.26	11	0	0.25	13	0	0.36	8	0	0.36	9
	90+ days past due	0	0.01	41	0	0.02	40	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0	0.45	8	0	0.48	8	0	0.46	7	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.69	0.26	90	0.81	0.31	88	0.31	0.48	44	1.20	0.56	84	0.09	0.54	12
	90+ days past due	1.07	0.03	95	0.26	0.07	86	0.67	0.06	93	0.03	0.05	67	0.09	0.05	77
Junior lien	Nonaccrual	0.49	0.53	58	0.86	0.66	73	0.45	0.69	32	0.42	0.57	39	0.14	0.64	18
	30–89 days past due	0	0.01	26	0	0.01	22	0	0.01	15	0	0.02	13	0	0.02	14
	90+ days past due	0	0	45	0	0	43	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.02	18	0	0.03	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0.02	0.09	41	0.03	0.16	30	0	0.14	9	0.27	0.15	79	0.01	0.16	14
	90+ days past due	0	0.01	39	0	0.03	34	0.01	0.02	73	0	0.02	70	0	0.02	70
	Nonaccrual	0.01	0.44	11	0.01	0.51	8	0.01	0.57	8	0.01	0.34	13	0.01	0.41	11
Construction and development	30–89 days past due	0.34	0.06	88	0.29	0.17	79	0	0.16	26	3.26	0.20	97	0.06	0.17	55
	90+ days past due	0	0	45	0	0.01	43	0.06	0.01	91	0.02	0.01	89	0.04	0	92
1–4 family	Nonaccrual	0.11	0.11	72	0.15	0.23	61	0.09	0.21	61	0.16	0.18	68	0.06	0.18	57
	30–89 days past due	0	0.01	42	0	0.03	38	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
Other	Nonaccrual	0	0	43	0	0.02	39	0	0.01	42	0	0.01	40	0	0.04	37
	30–89 days past due	0.34	0.03	92	0.29	0.11	83	0	0.09	30	3.26	0.12	97	0.06	0.06	71
	90+ days past due	0	0	46	0	0.01	43	0.06	0	94	0.02	0	93	0.04	0	94
	Nonaccrual	0.11	0.09	75	0.15	0.18	69	0.09	0.16	66	0.16	0.14	73	0.06	0.10	66
Multifamily	30–89 days past due	0	0.02	41	0	0.04	36	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.07	36	0	0.05	36	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.08	15	0	0.14	11	0	0.14	12	0	0.13	8	0	0.17	9
	90+ days past due	0	0.01	42	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
Owner Occupied	Nonaccrual	0	0.51	5	0	0.66	4	0	0.73	4	0	0.36	5	0	0.52	4
	30–89 days past due	0	0.03	21	0	0.06	17	0	0.05	18	0	0.06	12	0	0.08	13
	90+ days past due	0	0	43	0	0	41	0	0.01	40	0	0.01	40	0	0	38
Other	Nonaccrual	0	0.19	8	0	0.27	5	0	0.27	6	0	0.19	7	0	0.20	8
	30–89 days past due	0	0.04	29	0	0.06	25	0	0.06	22	0	0.05	18	0	0.07	18
	90+ days past due	0	0	45	0	0.01	39	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0	0.28	14	0	0.28	11	0	0.33	12	0	0.14	14	0	0.22	13
Farmland	30–89 days past due		0.05			0.07			0.08			0.21			0.09	
	90+ days past due		0			0			0			0.01			0	
	Nonaccrual		0.70			1.20			1.19			1.06			0.49	
Credit card	30–89 days past due		0.89			0.77			1.02			0.87			1.03	
	90+ days past due		0.19			0.19			0.22			0.18			0.26	
	Nonaccrual		0.01			0.03			0.02			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	157,899	115,089	115,142	112,585	110,163										
Retained earnings	436,482	394,830	406,533	347,274	292,043										
Accumulated other comprehensive income (AOCI)	-113,631	-249,005	-207,242	-69,132	-21,493										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	480,750	260,914	314,433	390,727	380,713										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	750										
Accumulated other comprehensive income-related adjustments	-113,631	-249,005	-207,242	-69,132	-21,493										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	593,631	509,169	520,925	459,109	401,456										
Adjustments and deductions for common equity tier 1 capital	0	0	0	6,104	10,628										
Common equity tier 1 capital	593,631	509,169	520,925	453,005	390,828										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	115,464	115,464	115,464	115,464	115,464										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	115,464	115,464	115,464	115,464	115,464										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	115,464	115,464	115,464	115,464	115,464										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	201,106	53,236	53,271	53,132	52,993										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	39,731	74,696	49,441	38,169	31,694										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0	0										
Tier 2 capital before deductions	240,837	127,932	102,712	91,301	84,687										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	240,837	127,932	102,712	91,301	84,687										
Exited advanced approach tier 2 capital															
Total capital	949,932	752,565	739,101	659,770	590,979										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	9,728,349	9,403,518	9,276,239	9,543,301	7,296,993										
Less: Deductions from common equity tier 1 capital	750	750	750	6,854	11,378										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	9,727,599	9,402,768	9,275,489	9,536,447	7,285,615										
Total risk-weighted assets	6,257,637	6,288,347	5,899,248	6,072,185	5,087,534										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.49	11.06	15	8.10	10.63	11	8.83	10.91	12	7.46	12.50	2	7.68	12.37	2
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.33	11.67	26	9.93	11.33	14	10.79	11.60	22	9.36	13.19	1	9.95	13.03	5
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	15.18	13.49	58	11.97	13.06	15	12.53	13.45	17	10.87	14.63	0	11.62	14.48	7
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	7.29	9.69	4	6.64	9.60	2	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	143,236			137,285			140,708			131,135			104,037		4.33	145.34	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	0			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0	0.58	22	0	0.40	24	0	0.41	22	0	0.37	22	0	0.46	19			
Premium income / Insurance activities revenue	0.02			0.01			0.01			0.03			0					
Credit related premium income / Total premium income	100			100			100			100			50					
Other premium income / Total premium income	0			0			0			0			50					
Insurance underwriting net income / Consolidated net income	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	55.54			26.97			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)																		
Insurance benefits, losses, expenses / Insurance premiums	665.75			9.76			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.13	11.54	77	19.63	11.18	79	20.52	11.01	85	21.62	11.53	87	19.34	13.70	78			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	6,758
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	6,758
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	6,758
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.03	0.06	0.05	0	0
Cost: Interest-bearing deposits.....	0.48	1.32	1.24	2.53	1.85
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				2.35	3.83
Foreign governments and institutions					
Growth Rates					
Net loans and leases.....	-26.72	-100	-55.43	28	5,672.05
Total selected assets.....	-4.10	-100	-29.96	14	6.04
Deposits	-17.05		-43.26		-44.89
				2.53	
					-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	199.94	11.42	6.03	32.95	16.28	
Dollar Amount in Thousands						
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	52,185	31,791	61,937	12,000	108	64.15	2509.25
Dividends	52,185	31,791	61,937	12,000	0	64.15	2509.25
Interest	0	0	0	0	108		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	7	9	1,512	20,555	18,723	-22.22	-99.66
Dividends	7	9	1,512	20,555	18,723	-22.22	-99.55
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	52,192	31,800	63,449	32,555	18,831	64.13	1185.52
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	0	0	0	52	0		-100.00
Total operating income	52,192	31,800	63,449	32,607	18,831	64.13	806.43
Operating Expenses							
Personnel expenses	3,389	3,141	4,418	4,477	6,497	7.90	
Interest expense	8,463	9,236	12,179	12,035	11,402	-8.37	232.93
Other expenses	5,279	1,817	2,420	2,811	3,392	190.53	320.30
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	17,131	14,194	19,017	19,323	21,291	20.69	460.57
Income (loss) before taxes	35,061	17,606	44,432	13,284	-2,460	99.14	1197.59
Applicable income taxes (credit)	-3,559	-2,995	-3,780	-4,029	-5,703		
Extraordinary items							
Income before undistributed income of subsidiaries	38,620	20,601	48,212	17,313	3,243	87.47	1329.31
Equity in undistributed income of subsidiaries	42,453	42,579	28,546	44,167	106,393	-0.30	-20.04
Bank subsidiaries	41,586	42,336	29,835	62,520	117,833	-1.77	-22.04
Nonbank subsidiaries	867	243	-1,289	-18,353	-11,440	256.79	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	81,073	63,180	76,758	61,480	109,636	28.32	45.30
Memoranda							
Bank net income	93,771	74,127	91,772	74,520	117,833	26.50	69.44
Nonbank net income	874	252	223	2,202	7,283	246.83	-33.23
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	782,478	95.87	555,449	91.75	584,710	91.37	692,985	666,104	40.87	132.88	
Common and preferred stock	759,908	93.10	555,449	91.75	584,710	91.37	692,985	666,104	36.81	126.16	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	22,570	2.77	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,852	0.59	5,517	0.91	3,986	0.62	5,274	19,492	-12.05	-14.43	
Common and preferred stock	4,852	0.59	5,517	0.91	3,986	0.62	5,274	19,492	-12.05	-14.43	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	-100.00	
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	24,854	3.05	40,760	6.73	46,840	7.32	18,589	10,109	-39.02	103.97	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	4,027	0.49	3,672	0.61	4,432	0.69	3,814	6,004	9.67	-56.01	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	816,211	100.00	605,398	100.00	639,968	100.00	720,662	701,709	34.82	121.73	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	30,000	4.96	10,000	1.56	15,000	0	-100.00	-100.00	
Borrowings with maturity over 1 year	0	0	142,768	23.58	142,847	22.32	142,532	142,217	-100.00	-100.00	
Subordinated notes and debentures	201,104	24.64	53,236	8.79	53,270	8.32	53,131	52,993	277.76		
Other liabilities	18,893	2.31	3,015	0.50	3,954	0.62	3,808	10,322	526.63	462.79	
Balance due to subsidiaries and related institutions	15,464	1.89	15,464	2.55	15,464	2.42	15,464	15,464	0.00	0.00	
Total liabilities	235,461	28.85	244,483	40.38	225,535	35.24	229,935	220,996	-3.69	128.43	
Equity Capital	580,750	71.15	360,915	59.62	414,433	64.76	490,727	480,713	60.91	119.13	
Perpetual preferred stock (income surplus)	100,000	12.25	100,000	16.52	100,000	15.63	100,000	100,000	0.00		
Common stock	2	0	1	0	1	0	1	1	100.00	100.00	
Common surplus	157,897	19.35	115,088	19.01	115,141	17.99	112,584	110,162	37.20	82.75	
Retained earnings	436,482	53.48	394,830	65.22	406,533	63.52	347,274	292,043	10.55	146.35	
Accumulated other comprehensive income	-113,631	-13.92	-249,004	-41.13	-207,242	-32.38	-69,132	-21,493			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	816,211	100.00	605,398	100.00	639,968	100.00	720,662	701,709	34.82	121.73	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	15,464	1.89	15,464	2.55	15,464	2.42	15,464	15,464	0.00	0.00	
Notes payable to subsidiaries that issued TPS	15,000	1.84	15,000	2.48	15,000	2.34	15,000	15,000	0.00	0.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	132.38	71.85	93	75.84	82.15	44	36.30	79.13	18	36.10	65.39	26	0	87.25	4
Dividends declared / Net income	63.06	21.14	94	24.73	32.07	40	22.80	29.39	38	10.17	25.65	26	0	24.10	9
Net income – dividends / Average equity.....	7.94	9.40	28	17.31	5.51	97	15.93	6.36	97	11.86	7.61	91	23.30	8.12	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	102.08	140.94	36	203.48	140.63	80	353.95	130.75	92	192	160.93	68		131.90	
Dividends from nonbank subsidiaries	0.01	1.09	61	0.06	1.98	60	8.64	3.01	83	328.88	2.59	97		2.83	
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48	0	0	48		0	
Dividends from all subsidiaries	102.09	154.27	32	203.53	167.32	78	362.59	158.62	91	520.88	209.89	88		144.51	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	55.65	32.44	75	42.89	46.37	46	67.49	43.52	74	16.10	45.88	21	0	33.37	10
Interest income from bank subsidiaries.....	0	0.02	35	0	0.06	34	0	0.05	33	0	0.09	32	0.09	0.11	74
Management and service fees from bank subsidiaries	0	0.43	44	0	0.48	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	45	0	0	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries.....	55.65	35	74	42.89	55.87	43	67.49	51.02	72	16.10	48.40	20	0.09	35.67	14
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.80	52.68	29	3.57	71.88	26	678.03	99.52	94	933.47	76.61	98	257.08	80.47	92
Interest income from nonbank subsidiaries.....	0	0.05	46	0	0.05	46	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0	47	0	0.02	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.01	46	0	0	48	0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	0.80	55.52	23	3.57	74.58	21	678.03	105.70	94	933.47	83.73	98	257.08	96.62	89
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		42.23			31.53			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		0			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0.15	
Operating income from subsidiary holding companies.....		42.23			31.53			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99	70.85	85	99.97	74.88	82	97.62	76.69	52	36.80	77.61	18	0	72.95	9
Interest income from bank subsidiaries.....	0	0.14	35	0	0.27	33	0	0.11	33	0	0.23	32	0.57	0.55	80
Management and service fees from bank subsidiaries	0	1.67	44	0	1.06	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.01	45	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	99.99	80.63	77	99.97	85.13	67	97.62	84.80	38	36.80	94.06	11	0.57	89.39	10
Dividends from nonbank subsidiaries	0.01	1.02	62	0.03	1.28	61	2.38	1.76	77	63.04	1.13	96	99.43	2.65	96
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0.01	1.49	53	0.03	1.62	52	2.38	2.06	76	63.04	1.56	95	99.43	3.33	95
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		501.25			51.55			474.53			103.09			1,178.56	
Loans and advances from subsidiaries / Total debt	7.69	38.87	29	6.84	58.32	31	7.50	59.71	31	7.34	70.71	33	7.92	81.26	32